

Finsol Advisors

Turning Numbers Right

Monthly Business Review

Sample Home Services LLC
June 2026

SAMPLE

This is a sample. The business and every figure in it are fictional.
It shows the layout and depth of the review a Finsol client receives each month,
followed by a 30 minute call to talk it through.

June in three answers

Your books for June are reconciled and closed. Here is what they say.

What did I make?

\$11,480 after every expense, on sales of \$84,620. That is 13.6 cents of each dollar you brought in, compared with 14.8 cents in May.

Where did it go?

Sales grew 12%, but subcontractors cost 24% more than in May. They took 37.7 cents of each sales dollar, up from 34.1. One software charge of \$240 was also paid twice.

What should I change?

Rebid or renegotiate the three subcontractor agreements before July, and ask for the duplicate charge back. Holding subcontractors at May's share of sales would have kept about \$3,010 more in June.

Sales	Gross margin	Net income	Net margin
\$84,620	36.8%	\$11,480	13.6%
Up 12.4% on May	Down 3.2 points	Up 3.3% on May	Down 1.2 points

Gross margin is what is left of each sales dollar after the direct cost of doing the work. Net margin is what is left after everything.

Income statement

June 2026 beside May 2026 and June 2025. Shaded lines moved by more than 10% and more than \$200 since May. Each one has a note on the next page.

	June 2026	May 2026	Change	Change %	June 2025
Sales	\$84,620	\$75,280	9,340	12.4%	\$71,900
Cost of doing the work					
Subcontractors	\$31,900	\$25,700	6,200	24.1%	\$24,300
Field crew wages	\$15,240	\$14,100	1,140	8.1%	\$13,600
Materials	\$6,340	\$5,370	970	18.1%	\$5,100
Total cost of doing the work	\$53,480	\$45,170	8,310	18.4%	\$43,000
Gross profit	\$31,140	\$30,110	1,030	3.4%	\$28,900
Running the business					
Office wages	\$5,600	\$5,600	0	0.0%	\$5,200
Marketing	\$4,150	\$3,900	250	6.4%	\$3,200
Vehicles and fuel	\$3,480	\$3,350	130	3.9%	\$3,100
Insurance	\$2,140	\$2,140	0	0.0%	\$1,950
Rent	\$1,800	\$1,800	0	0.0%	\$1,750
Software	\$1,290	\$1,050	240	22.9%	\$980
Other	\$1,200	\$1,160	40	3.4%	\$1,120
Total running costs	\$19,660	\$19,000	660	3.5%	\$17,300
Net income	\$11,480	\$11,110	370	3.3%	\$11,600
Gross margin	36.8%	40.0%			40.2%
Net margin	13.6%	14.8%			16.1%

Figures in red moved the wrong way. A cost in red went up. Income in red went down.

What moved, and why

Line	Since May	What happened
Sales	Up \$9,340 (12.4%)	Two commercial jobs were invoiced in June. Residential work was level with May.
Subcontractors	Up \$6,200 (24.1%)	This rose twice as fast as sales. Three subcontractors raised their day rates in May, and the two commercial jobs leaned on them more than usual.
Materials	Up \$970 (18.1%)	In line with the larger job count. Nothing to act on.
Software	Up \$240 (22.9%)	The scheduling app was charged on June 3 and again on June 4. The second charge is a duplicate.

What to do next

- 1** **Rebid or renegotiate the three subcontractor agreements before July.** **About \$3,010 a month**
 That is what June would have kept if subcontractors had stayed at May's 34.1% of sales.
- 2** **Price the new subcontractor rates into every quote from now on.** **Protects margin**
 June's commercial jobs were quoted before the rate increase, so the increase came out of your profit.
- 3** **Ask the scheduling app for a refund of the duplicate charge.** **\$240 once**
 We have flagged the transaction and can send you the two dates and amounts.

Where the business stands

Balances at June 30, 2026.

What the business has	
Cash in the bank	\$48,300
Owed to you by customers	\$22,150
Vehicles and equipment	\$61,200
Total	\$131,650
What the business owes	
Credit cards	\$9,840
Owed to suppliers	\$12,300
Vehicle loans	\$38,700
Total	\$60,840
What belongs to you (equity)	\$70,810

Cash covers about 2.5 months of running costs at June's level.

On your review call

- We walk through the three answers on page 2 and take your questions.
- We agree which of the actions you want to take, and who does what.
- We look ahead at tax: what this month means for what the business will owe.

Want this for your business?

See your exact monthly price in about a minute at finsoladvisors.com, or call 281-223-1365. We complete your first month before we ask for payment details.